

## Personal Auto Insurance Rate Changes

		<i>Pledged filings</i>	<b>New Business</b>	<b>Renewals</b>	
<b>Company</b>	<b>Overall Change</b>	<b>Prem. Reduction</b>	<b>Eff. Date</b>	<b>Eff. Date</b>	<b>2004 Policies</b>
Allstate Insurance Company	-8.20%	-\$4,900,826	7/25/2005	8/25/2005	66,316
American Select Insurance Company	-7.70%	-\$201,596	7/1/2005	7/1/2005	1,243
American Select Insurance Company (Non-Standard)	-5.00%	-\$128,301	6/22/2005	8/16/2005	3,312
Erie Insurance Property & Casualty Company	-3.10%	-\$3,376,000	8/1/2005	8/1/2005	78,043
Nationwide Mutual Insurance Company	-5.70%	-\$10,370,537	8/11/2005	8/11/2005	204,295
Nationwide Property & Casualty Insurance Company	-6.30%	-\$1,626,657	8/11/2005	8/11/2005	14,905
State Farm Fire Insurance Company	-10.40%	-\$1,523,000	7/8/2005	7/8/2005	11,959
State Farm Mutual Automobile Insurance Company	-10.10%	-\$32,885,600	7/8/2005	7/8/2005	358,347
Westfield Insurance Company	-7.70%	-\$1,905,378	7/1/2005	7/1/2005	14,837
		<b>-\$56,917,895</b>			

## Home Insurance Rate Changes

		<i>Pledged filings</i>	<b>New Business</b>	<b>Renewals</b>	
<b>Company</b>	<b>Overall Change</b>	<b>Prem. Reduction</b>	<b>Eff. Date</b>	<b>Eff. Date</b>	<b>2004 Policies</b>
Nationwide Mutual Fire Insurance Company	-2.30%	-\$2,001,106	8/6/2005	8/6/2005	79,642
Nationwide Property & Casualty Insurance Company	-2.80%	-\$62,286	8/6/2005	8/6/2005	4,780
Ohio Farmers Insurance Company	-6.00%	-\$242,597	7/1/2005	7/1/2005	6,949
Westfield Insurance Company	-6.00%	-\$544,967	7/1/2005	7/1/2005	12,395
		<b>-\$2,850,956</b>			
Total reductions in Auto & Home		<b>-\$59,768,851</b>			
Initial amount pledged		-\$50,000,000			

## Additional Auto Insurance Rate Changes

			<b>New Business</b>	<b>Renewals</b>	
<b>Company</b>	<b>Overall Change</b>	<b>Prem. Reduction</b>	<b>Eff. Date</b>	<b>Eff. Date</b>	<b>2004 Policies</b>
American National Property & Casualty Company	-12.80%	-\$736,457	11/5/2005	11/5/2005	3,199
American National General Insurance Company	-2.80%	-\$12,419	11/5/2005	11/5/2005	182
Erie Insurance Property & Casualty Company (2nd)	-2.60%	-\$2,894,000	11/1/2005	11/1/2005	78,043
Erie Insurance Property & Casualty Company (3rd)	-3.20%	-\$1,735,786	1/1/2006	3/1/2006	78,403
GEICO General Insurance Company	-1.80%	incl. in GEIC	7/8/2005	9/1/2005	incl. in GEIC
GEICO Indemnity Insurance Company	-2.00%	-\$230,206	7/8/2005	9/1/2005	6,720
Government Employees Insurance Company	-1.80%	-\$315,215	7/8/2005	9/1/2005	11,737
Horace Mann Insurance Company	-2.70%	-\$99,437	11/1/2005	11/1/2005	15,579
Horace Mann Property & Casualty Company	-8.20%	-\$156,277	11/1/2005	11/1/2005	incl. in HMIC
Motorists Mutual Insurance Company (Anniversary)	-1.80%	-\$115,651	11/1/2005	11/1/2005	3,849
Motorists Mutual Insurance Company (Directtalk)	-3.20%	-\$1,115	11/1/2005	11/1/2005	60
Teachers Insurance Company	-4.30%	-\$294,264	11/1/2005	11/1/2005	incl. in HMIC
		<b>-\$6,590,827</b>			
		<b>11/02/2005</b>			

## Commercial Auto Insurance Rate Changes

New Business Renewals

Company	Overall Change	Prem. Reduction	Eff. Date	Eff. Date	2004 Policies
Motorists Mutual Insurance Company	-2.82%	-\$60,699	12/1/2005	12/1/2005	513
		<b>-\$60,699</b>			

## Amended\* Personal Auto Insurance Rate Changes

New Business Renewals

Company	Overall Change	Prem. Reduction	Eff. Date	Eff. Date	2004 Policies
MICO Insurance Company	0.00%	-\$35,104	7/1/2005	7/1/2005	188
Progressive Classic Insurance Company	-6.40%	-\$1,419,898	7/1/2005	7/31/2005	16,873
State Auto Property & Casualty Company	-3.70%	-\$344,732	8/15/2005	8/15/2005	7,330
Metropolitan Direct Property & Casualty Company	-2.90%	-\$192,715	11/15/2005	1/15/2006	2,835
Farm Family Casualty Insurance Company	none	-\$49,856	n/a	n/a	6,213
Shelby Casualty Insurance Company	-0.80%	-\$161,159	12/1/2005	12/1/2005	12,996
Property & Casualty Insurance Company of Hartford	none	-\$423,771	n/a	n/a	3,476
		<b>-\$2,627,235</b>			

\*Amended filings were not approved as originally submitted

## Amended\* Homeowners Insurance Rate Changes

New Business Renewals

Company	Overall Change	Prem. Reduction	Eff. Date	Eff. Date	2004 Policies
Horace Mann Insurance Company	-3.00%	-\$101,694	11/1/2005	11/1/2005	3,876
Teachers Insurance Company	-3.00%	incl. above	11/1/2005	11/1/2005	incl. above
Shelby Casualty Insurance Company	2.50%	-\$220,103	12/1/2005	12/1/2005	12,170
		<b>-\$321,797</b>			

\*Amended filings were not approved as originally submitted

Percent of Personal Auto Market that have taken reductions

**83.79%** (2004 Market Share)

Percent of Homeowners Market that have taken reductions

**26.59%** (2004 Market Share)

Total premium dollars of all rate reductions to date:

**-\$69,369,409**

Total rate reductions exceed the pledged reductions by:

**\$19,369,409**

11/02/2005